

Certificate Number: 05781-PAE-DE-036226748

Bankruptcy Case Number: 21-13142



05781-PAE-DE-036226748

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 28, 2021, at 9:01 o'clock AM PST, Frank Gaffin completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 28, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President